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CLAIMS:

1. A financial management system including:  
presentation means for presenting financial  
5 information to a user wherein the financial  
information includes a planned value in respect of a  
pre-determined period of time, a target value being a  
proportion of the planned value at a pre-determined  
point during the period of time, and an actual value  
10 as at the pre-determined point during the period of  
time, each of the planned value, the target value and  
the actual value being represented by a graphic;  
the graphics are associated with one another so that  
the variance between the target value and the actual  
15 value is visually apparent to the user;  
the system further including manipulation means for  
manipulating at least one of the graphics in response  
to an action of a user; and  
modifying means for modifying the financial  
20 information based on the manipulation of the at least  
one graphic.
2. A financial management system according to claim 1  
wherein the financial information that the at least  
one graphic represents is proportional to a dimension  
25 of the graphic and the graphic may be manipulated by  
being resized.
3. A financial management system according to either  
claim 1 or claim 2 wherein the financial information  
that the at least one graphic represents corresponds  
30 to the position of the graphic and the graphic may be  
manipulated by being moved.
4. A financial management system according to any one of  
the preceding claim further including creation means

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for creating a graphic and the financial information represented by that graphic.

5. A financial management system according to any preceding claim further including means for  
5 generating icons indicative of positive and negative financial status.
6. A financial management system according to any preceding claim further including means for storing the financial information.
- 10 7. A financial management system according to any preceding claim further including means for substituting the at least one graphic with an alternative graphic.
8. A financial management system according to any  
15 preceding claim wherein the means for presenting the financial information can represent the financial information wholly numerically.
9. A financial management system according to any preceding claim wherein the planned value is a budget  
20 and the system further includes means for generating icons representative of budget items within the budget.
10. A financial management system according to claim 9 further including means for associating a graphic  
25 with each icon whereby that budget item can be modified by manipulating the graphic.
11. A financial management system according to either claim 9 or claim 10 further including means for generating icons representing the time period over  
30 which a budget is to extend.
12. A method of managing financial information including the steps of:  
presenting financial information to a user wherein

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- the financial information includes a planned value in respect of a pre-determined period of time, a target value being a proportion of the planned value at a pre-determined point during the period of time, and an actual value as at the pre-determined point during the period of time, each of the planned value, the target value and the actual value being represented by a graphic;
- associating the graphics with one another so that the variance between the target value and the actual value is visually apparent to the user;
- manipulating at least one of the graphics in response to an action of a user; and
- modifying the financial information based on the manipulation of the at least one graphic.
13. A method according to claim 12 wherein the financial information that the at least one graphic represents is proportional to a dimension of the graphic and the step of manipulating the graphic includes the step of resizing the graphic.
14. A method according to either claim 12 or claim 13 wherein the financial information that the at least one graphic represents corresponds to the position of the graphic and the step of manipulating the graphic includes the step of moving the graphic.
15. A method according to any one of claims 12 to 14 further including the step of creating a graphic and the financial information represented by that graphic.
16. A method according to any one of claims 12 to 15 further including the step of generating icons indicative of positive and negative financial status.
17. A method according to any one of claims 12 to 16

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further including the step of storing the financial information.

18. A method according to any one of claims 12 to 17  
further including the step of substituting the at  
5 least one graphic with an alternative graphic.
19. A method according to any one of claims 12 to 18  
further including the step of representing the  
financial information wholly numerically.
20. A method according to any one of claims 12 to 19  
10 wherein the planned value is a budget and further  
including the step of generating icons representative  
of budget items within the budget.
21. A method according to claim 20 further including the  
step of associating a graphic with each icon whereby  
15 that budget item can be modified by manipulating the  
graphic.
22. A method according to either claim 20 or claim 21  
further including the step of generating icons  
representing a time period over which the budget is  
20 to extend.
23. A computer program arranged to instruct a computing  
system to implement a system according to any one of  
claims 1 to 11.
24. A computer readable medium carrying a computer  
25 program according to claim 23.

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By their Patent Attorneys

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